Case 16-82715 Doc 1 Filed 11/18/16 Entered 11/18/16 10:52:02 Desc Main Document Page 1 of 68

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Felicia First name D. Middle name	First name Middle name	
	Bring your picture identification to your meeting with the trustee.	Johnson Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you hav	ve		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2660		

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Case number (if known)

Debtor 1 Felicia D. Johnson

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 1323 South Central Avenue Rockford, IL 61102 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Winnebago County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Felicia D. Johnson

Par	Tell the Court About	our Ba	nkruptcy Ca	se		
7. The chapter of the Bankruptcy Code you are choosing to file under						
	choosing to file under	☐ Cha	apter 7			
		☐ Cha	apter 11			
		☐ Cha	apter 12			
		■ Cha	apter 13			
8.	How you will pay the fee	a	bout how yo	u may pay. Typic attorney is submi	ally, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with
					Ilments. If you choose this optic (Official Form 103A).	on, sign and attach the Application for Individuals to Pay
			-		*	n only if you are filing for Chapter 7. By law, a judge may,
		t a	out is not requipplies to yo	uired to, waive yo ur family size and	our fee, and may do so only if yo you are unable to pay the fee in	ur income is less than 150% of the official poverty line that n installments). If you choose this option, you must fill out ial Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	■ No.				
			District		When	Case number
			District		When	Case number
			District		When	Case number
10.	Are any bankruptcy cases pending or being	■ No				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes				
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
11.	Do you rent your residence?	■ No.	Go to I	ne 12.		
	residence:	☐ Yes	. Has yo	ur landlord obtair	ned an eviction judgment agains	t you and do you want to stay in your residence?
				No. Go to line 12	2.	
				Yes. Fill out <i>Initia</i> bankruptcy petiti		Judgment Against You (Form 101A) and file it with this

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Case number (if known) Debtor 1 Felicia D. Johnson

art	3: Report About Any Bu	sinesses	You Own	as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of busi	iness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Stat	e & ZIP Code			
	it to this petition.				x to describe your business:			
					ess (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))			
				Commodity Broker	r (as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadline: operation	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate lines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of tions, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure U.S.C. 1116(1)(B).					
		■ No.	■ No. I am not filing under Chapter 11.					
	For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).	□ No.	• NO.					
		☐ Yes.	I am fi	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
art	4: Report if You Own or	Have Any	/ Hazardo	us Property or Any	y Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat of imminent and	■ No.	What is t	he hazard?				
	identifiable hazard to public health or safety? Or do you own any property that needs		If immed	iate attention is				
	immediate attention?		needed,	why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?				
					Number, Street, City, State & Zip Code			

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Debtor 1 Felicia D. Johnson

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 68 Case number (if known) Debtor 1 Felicia D. Johnson Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Felicia D. Johnson

Felicia D. Johnson Signature of Debtor 1

Executed on November 18, 2016

MM / DD / YYYY

Signature of Debtor 2

MM / DD / YYYY

Executed on

Debtor 1 Felicia D. Johnson Page 7 of 68

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Erin L. Nash	Date	November 18, 2016	
Signature of Attorney for Debtor		MM / DD / YYYY	
Erin L. Nash			
Printed name			
Loves Park Legal Clinic			
Firm name			
535 Loves Park Drive			
Loves Park, IL 61111			
Number, Street, City, State & ZIP Code			
Contact phone 815-654-3060	Email address	erin.nash1@gmail.com	
Bar number & State			

		Docume	ent Page 8 of 6	<u> </u>	
Fill in this infor	mation to identify your	case:			
Debtor 1	Felicia D. Johnso	n			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
					-

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	11: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	55,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	31,455.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	86,455.00
Par	12: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	37,378.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	68,704.16
	Your total liabilities	\$	106,082.16
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,754.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,561.00
Par	4: Answer These Questions for Administrative and Statistical Records		_
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bounded purpose "141 U.S.C. \$ 101(0). Fill out lines 8.00 for statistical purposes 28 U.S.C. \$ 150	a personal	, family, or

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

nt primarily consumer debts. You have nothing to report on this part of the form. Check this have and submit this f

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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Case number (if known) Debtor 1 Felicia D. Johnson

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

4,552.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	42,438.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	42,438.00

	C	ase 16-8271	5 Doc 1		11/18/16 ument	Entered 11/18/2	16 10:52:02	2 De	SC	Main
Fill	in this info	rmation to identify	your case and th			F 80E 10 01 08				
Deb	otor 1	Felicia D. Jo		e Name		Last Name				
	otor 2 use, if filing)	First Name	Middle	e Name		Last Name				
Unit	ted States I	Bankruptcy Court for	the: NORTHER	RN DISTE	RICT OF ILLIN	NOIS				
Cas	se number					-				Check if this is an amended filing
_		orm 106A/E	=							12/15
n ea hink nfor ansv	ch category tit fits best. mation. If m ver every qu	, separately list and d Be as complete and a ore space is needed, estion.	escribe items. List accurate as possib attach a separate s	le. If two heet to th	married people is form. On the	n asset fits in more than on a are filing together, both ar e top of any additional page on or Have an Interest In	e equally respons	ible for su	pply	ing correct
_	_	, ,	uitable interest in a	any reside	ence, building,	land, or similar property?				
	No. Go to F									
	Yes. Wher	e is the property?								
1.1				What	ic the property	C Observed the street				
11	1323 So	uth Central Aven	ue	vviiat	Single-family h	? Check all that apply	Do not doduct o	socured ele	nime /	or exemptions. Put
	Street address	ss, if available, or other des	cription		Duplex or mult		the amount of a	any secure	d clai	ms on Schedule D: ecured by Property.
	Rockfor	d IL	61102-0000		Manufactured Land	or mobile home	Current value entire property	y ?		rrent value of the rtion you own?
	City	State	ZIP Code		Investment pro Timeshare	operty	\$55,0	00.00	-	\$55,000.00
					Other	in the property? Check one		imple, ten		ownership interest by the entireties, or
				•	Debtor 1 only					
	Winneba	ago			Debtor 2 only					
	County					f the debtors and another	(see instruct		ımun	ity property
					information your information you into the interest of the inte	ou wish to add about this ite on number:	em, such as local			

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......>>

\$55,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

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3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Hyundai Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Sonata Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2012 Year: Debtor 2 only Current value of the Current value of the 60,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$7,500.00 \$7,500.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Jaguar Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: XJ8 Creditors Who Have Claims Secured by Property. ■ Debtor 1 only Model: 1998 Debtor 2 only Current value of the Current value of the 138,000 Approximate mileage: entire property? portion you own? ☐ Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another Vehicle needs new engine: \$250.00 \$250.00 does not currently run ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$7,750.00 Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Π Nο Yes. Describe..... \$800.00 Furniture, major appliances 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... \$300.00 4 televisions, 1 computer 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe.....

Debtor 1

Felicia D. Johnson

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Case number (if known) Document Debtor 1 Felicia D. Johnson 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No ■ Yes. Describe..... \$500.00 **Everyday clothes** 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,600.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar

institutions. If you have multiple accounts with the same institution, list each.

☐ No

Institution name: ■ Yes.....

> **Members Alliance Credit Union** \$5.00 Savings

Members Alliance Credit Union \$100.00 17.2. Checking

page 3

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D	ebtor 1	Felicia D. Johnson			Case number (if known)	
18		mutual funds, or public les: Bond funds, investme	nt accounts w	ith brokerage firms, mor	ney market accounts	
	☐ Yes		Institution or is	ssuer name:		
19	joint ve	enture Give specific information a			orporated businesses, including an interes % of ownership:	st in an LLC, partnership, and
20	Negotia Non-ne ■ No	egotiable instruments are t Give specific information a	ersonal check hose you canı	s, cashiers' checks, pro	egotiable instruments missory notes, and money orders. by signing or delivering them.	
21	Exampa ☐ No	nent or pension account: les: Interests in IRA, ERIS	A, Keogh, 40°	1(k), 403(b), thrift saving	s accounts, or other pension or profit-sharing	plans
		Type o	f account:	Institution r	name:	
		401(k)	401(k) at	Alpine Bank	\$22,000.00
22	Your sh Example No		s you have ma	rent, public utilities (ele	tinue service or use from a company ctric, gas, water), telecommunications compa	nies, or others
23	■ No		e and descript		r life or for a number of years)	
24		s in an education IRA, in C. §§ 530(b)(1), 529A(b), a	an account i and 529(b)(1).	in a qualified ABLE pro	ogram, or under a qualified state tuition prone records of any interests.11 U.S.C. § 521(c)	
25	Trusts,	equitable or future inter	ests in prope	erty (other than anythin	ng listed in line 1), and rights or powers ex	ercisable for your benefit
		Give specific information a	about them			
26	Example No	es, copyrights, trademarks les: Internet domain name	s, websites, p	,		
27	License	es, franchises, and other	general inta		n holdings, liquor licenses, professional licens	ses

 $\hfill \square$ Yes. Give specific information about them...

Money or property owed to you?

■ No

Current value of the portion you own?
Do not deduct secured

claims or exemptions.

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Case number (if known) Document Debtor 1 Felicia D. Johnson 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No $\hfill \square$ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$22,105.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

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Debtor 1 Felicia D. Johnson

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00

55.	Part 1: Total real estate, line 2				\$55,000.00
56.	Part 2: Total vehicles, line 5		\$7,750.00		·
57.	Part 3: Total personal and household items, line 15		\$1,600.00		
58.	Part 4: Total financial assets, line 36		\$22,105.00		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$31,455.00	Copy personal property total	\$31,455.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$86,455.00

Official Form 106A/B Schedule A/B: Property page 6

		17(7(7))		
Fill in this infor	mation to identify your	case:		
Debtor 1	Felicia D. Johnso	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own			Specific laws that allow exemption	
Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
\$55,000.00		\$33,620.00	735 ILCS 5/12-112	
		100% of fair market value, up to any applicable statutory limit		
\$7,500.00		\$2,400.00	735 ILCS 5/12-1001(c)	
		100% of fair market value, up to any applicable statutory limit		
\$7,500.00		\$2,545.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$250.00		\$250.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$800.00		\$800.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to		
	\$7,500.00 \$7,500.00 \$250.00	\$7,500.00 \$7,500.00 \$250.00 \$\$800.00 \$\$	\$55,000.00 \$7,500.00 \$7,500.00 \$7,500.00 \$7,500.00 \$7,500.00 \$100% of fair market value, up to any applicable statutory limit \$7,500.00 \$2,400.00 \$2,400.00 \$2,545.00 \$100% of fair market value, up to any applicable statutory limit \$100% of fair market value, up to any applicable statutory limit \$2,545.00 \$250.00 \$250.00 \$250.00 \$250.00 \$250.00 \$250.00	

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Case number (if known)

	biol I CII	icia D. Joillison					
	Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption	
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
		ions, 1 computer Schedule A/B: 7.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)	
	Line non	ochedule A.B			100% of fair market value, up to any applicable statutory limit		
		y clothes Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)	
	Line nom.	Scriedule A/D. 11.1			100% of fair market value, up to any applicable statutory limit		
	Savings: Union	Members Alliance Credit	\$5.00		\$5.00	735 ILCS 5/12-1001(b)	
		Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit		
	Checking	g: Members Alliance Credit	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
	Line from Schedule A/B: 17.2				100% of fair market value, up to any applicable statutory limit		
	401(k): 401(k) at Alpine Bank Line from Schedule A/B: 21.1		\$22,000.00		\$22,000.00	735 ILCS 5/12-1006	
					100% of fair market value, up to any applicable statutory limit		
3.		laiming a homestead exemption			led on or after the date of adjustme	of)	
	■ No	aujuomnom mon no ma unu orony	o youro anor marior or		iou on on anor and date or day down of	,	
	☐ Yes.	Did you acquire the property cover	ed by the exemption wi	ithin 1	,215 days before you filed this case	?	
		No					
☐ Yes		Yes					

		Document P	age 18	ot 68		
Fill in this informa	tion to identify you	r case:				
Debtor 1	Felicia D. Johns	son				
Dobto. 1	First Name		st Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name La:	st Name			
United States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF ILLING	IS			
					•	
Case number						Markette de la
(if known)						if this is an
					amend	led filing
Official Form	106D					
		Who Hove Claims So	ourad	by Droport		40/45
Schedule L	o: Creditors	Who Have Claims Se	curea	by Propert	<u>y </u>	12/15
		f two married people are filing together, b				
is needed, copy the A number (if known).	dditional Page, fill it o	out, number the entries, and attach it to th	is form. On t	the top of any additio	nal pages, write your na	me and case
• •	ave claims secured by	vour property?				
	•	, , , ,	odulos Voi	, have nothing also t	to roport on this form	
_		nis form to the court with your other sch	edules. Tot	a nave nothing else t	o report on this form.	
Yes. Fill in a	II of the information I	pelow.				
Part 1: List All S	Secured Claims					
		nore than one secured claim, list the creditor		Column A	Column B	Column C
		a particular claim, list the other creditors in F cal order according to the creditor's name.	art 2. As	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
much as possible, list	the claims in alphabetic	cal order according to the creditor's name.		value of collateral.	claim	If any
2.1 GM Financi	al	Describe the property that secures the c		\$15,998.00	\$7,500.00	\$8,498.00
Creditor's Name		2012 Hyundai Sonata 60,000 mi	les			
PO Box 781	43	As of the date you file, the claim is: Chec	k all that			
	Z 85062-8143	apply. Contingent				
	ity, State & Zip Code	☐ Unliquidated				
rumbor, on ook, of	ny, otate a zip oode	☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as morte	gage or secu	red		
Debtor 2 only		car loan)	, ,			
Debtor 1 and Debt	tor 2 only	☐ Statutory lien (such as tax lien, mechan	ic's lien)			
☐ At least one of the		☐ Judgment lien from a lawsuit	,			
☐ Check if this clair	m relates to a	Other (including a right to offset)				
community debt						
Date debt was incurr	red 11-2014	Last 4 digits of account number	5298			
		-				
Wells Fargo	Home					
2.2 Mortgage	71101110	Describe the property that secures the c	:laim:	\$21,380.00	\$55,000.00	\$0.00
Creditor's Name		1323 South Central Avenue				
		Rockford, IL 61102 Winnebago	,			
7255 Bayme	eadows Way	County				
PO Box 103		As of the date you file, the claim is: Chec apply.	k all that			
Des Moines	s, IA 50306	Contingent				
Number, Street, C	ity, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as morte	gage or secu	red		
Debtor 2 only		car loan)				
Debtor 1 and Debt	•	☐ Statutory lien (such as tax lien, mechan	ic's lien)			
At least one of the		Judgment lien from a lawsuit				
Check if this clair		Other (including a right to offset)	st Mortga	ge		
community debt						
Date debt was incurr	red 09-1994	Last 4 digits of account number	7866			

Official Form 106D

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Debtor 1	Felicia D. Johnson			Case number (if know)		
	First Name	Middle Name	Last Name	-		
Add the	dollar value of yo	our entries in Column A on t	his page. Write that number here:	\$37,378.0	0	
	the last page of y	your form, add the dollar val	lue totals from all pages.	\$37,378.0	0	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 2	0 of 68	_	
Fill in thi	is information to identify your	case:				
Debtor 1	Felicia D. Johnso	on				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, f	iling) First Name	Middle Name	Last Name			
	-					
United St	tates Bankruptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS			
Case nur	mber				☐ Check if this is an	
					amended filing	
	l Form 106E/F lule E/F: Creditors V	/ho Have Unsecured	Claims		12/15	
any execu Schedule (Schedule I left. Attach	tory contracts or unexpired leases G: Executory Contracts and Unexport Creditors Who Have Claims Section the Continuation Page to this pages number (if known).	se Part 1 for creditors with PRIORIT that could result in a claim. Also libited Leases (Official Form 106G). Discred by Property. If more space is age. If you have no information to rep	ist executory of not include needed, copy	contracts on Schedule A/B: any creditors with partially the Part you need, fill it out,	Property (Official Form 106A/B) and secured claims that are listed in number the entries in the boxes or	d on n the
Part 1:	List All of Your PRIORITY U					
_	y creditors have priority unsecure	ed claims against you?				
	o. Go to Part 2.					
☐ Ye		DV Harana and Alabara				
Part 2:	List All of Your NONPRIORI					
_	y creditors have nonpriority unse					
∐ No	b. You have nothing to report in this p	part. Submit this form to the court with	your other sche	edules.		
■ Ye	es.					
unsec	ured claim, list the creditor separate one creditor holds a particular claim,	laims in the alphabetical order of th ly for each claim. For each claim listed list the other creditors in Part 3.lf you h	, identify what t	type of claim it is. Do not list o	laims already included in Part 1. If mo	
					Total claim	
	Abel Plumbing	Last 4 digits of acc	ount number	Unknown	\$150	6.53
	Nonpriority Creditor's Name	When was the debt	inquired?			
	2013 Harrison Avenue Rockford, IL 61104	When was the debt	incurreur			
	lumber Street City State Zlp Code	As of the date you	file, the claim i	is: Check all that apply		
V	Vho incurred the debt? Check one					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
[Debtor 1 and Debtor 2 only	☐ Disputed				
	I At least one of the debtors and an		ITY unsecured	d claim:		
	Check if this claim is for a com					
	lebt s the claim subject to offset?	Obligations arising report as priority clai		aration agreement or divorce t	that you did not	
_	No			ng plans, and other similar del	nte	
		•	or brong-stigilli	y piano, and other offillal det	JU	
L	☐Yes	Other. Specify				

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Document Page 21_of 68 Debtor 1 Felicia D. Johnson Case number (if know) 4.2 \$2,928.00 **Americash Loans** Last 4 digits of account number Unknown Nonpriority Creditor's Name 4315 E. State Street When was the debt incurred? 10-2016 Rockford, IL 61108 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **ATG Credit** Last 4 digits of account number 1893 \$254.00 Nonpriority Creditor's Name 1700 W. Cortland Street When was the debt incurred? Suite 201 Chicago, IL 60622 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **ATG Credit** \$29.00 4.4 1303 Last 4 digits of account number Nonpriority Creditor's Name 1700 W. Cortland Street When was the debt incurred? Suite 201 Chicago, IL 60622 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

debt

■ No ☐ Yes report as priority claims

Other. Specify

 \square Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

Document Page 22 of 68 Debtor 1 Felicia D. Johnson Case number (if know) 4.5 \$338.76 City of Rockford Last 4 digits of account number 2300 Nonpriority Creditor's Name PO Box 4635 When was the debt incurred? Carol Stream, IL 60197-4635 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.6 ComEd 8007 Last 4 digits of account number \$624.36 Nonpriority Creditor's Name P.O. Box 6111 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.7 **Commonwealth Financial** Last 4 digits of account number 17N1 \$161.00 Nonpriority Creditor's Name 245 Main Street When was the debt incurred? Dickson City, PA 18519 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

■ No
□ Yes

report as priority claims

Other. Specify

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Document Page 23 of 68 Debtor 1 Felicia D. Johnson Case number (if know) 4.8 \$135.00 **Convergent Healthcare** Last 4 digits of account number 7472 Nonpriority Creditor's Name 121 NE Jefferson Street When was the debt incurred? Suite 100 Peoria, IL 61602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.9 Credence Last 4 digits of account number 0479 \$294.63 Nonpriority Creditor's Name 17000 Dallas Parkway When was the debt incurred? Suite 204 **Dallas, TX 75248** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 Credit Management, LP \$208.00 3718 Last 4 digits of account number Nonpriority Creditor's Name 4200 International Parkway When was the debt incurred? Carrollton, TX 75007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No ☐ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

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Document Page 24 of 68 Case number (if know) Debtor 1 Felicia D. Johnson 4.1 **Creditors Protection Service** 8583 \$293.00 Last 4 digits of account number Nonpriority Creditor's Name 206 W. State Street When was the debt incurred? Rockford, IL 61101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 **Creditors Protection Service** 1381 \$256.00 Last 4 digits of account number Nonpriority Creditor's Name 206 W. State Street When was the debt incurred? Rockford, IL 61101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 **Creditors Protection Service** 2232 \$207.00 Last 4 digits of account number Nonpriority Creditor's Name 206 W. State Street When was the debt incurred? Rockford, IL 61101 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Document Page 25 of 68 Case number (if know) Debtor 1 Felicia D. Johnson 4.1 \$341.00 **Creditors Protection Service** 7093 Last 4 digits of account number Nonpriority Creditor's Name 206 W. State Street When was the debt incurred? Rockford, IL 61101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 **Creditors Protection Service** 9067 \$275.00 Last 4 digits of account number Nonpriority Creditor's Name 206 W. State Street When was the debt incurred? Rockford, IL 61101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 **Creditors Protection Service** 8342 \$331.00 6 Last 4 digits of account number Nonpriority Creditor's Name 206 W. State Street When was the debt incurred? Rockford, IL 61101 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Other. Specify

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

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Document Page 26 of 68 Case number (if know) Debtor 1 Felicia D. Johnson 4.1 **Creditors Protection Service** 4216 \$6,923.00 Last 4 digits of account number Nonpriority Creditor's Name 206 W. State Street When was the debt incurred? Rockford, IL 61101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 **Creditors Protection Service** 4213 \$312.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 206 W. State Street When was the debt incurred? Rockford, IL 61101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 **Creditors Protection Service** 4522 \$273.00 9 Last 4 digits of account number Nonpriority Creditor's Name 206 W. State Street When was the debt incurred? Rockford, IL 61101 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only

☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Page 27 of 68 Case number (if know) Document Debtor 1 Felicia D. Johnson 4.2 \$200.00 **Creditors Protection Service** 0724 Last 4 digits of account number 0 Nonpriority Creditor's Name 206 W. State Street When was the debt incurred? Rockford, IL 61101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 **Creditors Protection Service** 2405 \$487.87 Last 4 digits of account number Nonpriority Creditor's Name 308 W. State Street #485 When was the debt incurred? PO Box 4115 Rockford, IL 61110-0615 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.2 8008 **Creditors Protection Service** \$367.95 2 Last 4 digits of account number Nonpriority Creditor's Name 308 W. State Street #485 When was the debt incurred? PO Box 4115 Rockford, IL 61110-0615 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another

☐ Student loans

report as priority claims

debt

■ No

☐ Obligations arising out of a separation agreement or divorce that you did not

 \square Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Document Page 28 of 68 Case number (if know) Debtor 1 Felicia D. Johnson 4.2 \$317.00 **Creditors Protection Service** 4508 Last 4 digits of account number 3 Nonpriority Creditor's Name 308 W. State Street #485 When was the debt incurred? PO Box 4115 Rockford, IL 61110-0615 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.2 Direct TV (AFNI) 8654 \$196.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 3097 When was the debt incurred? **Bloomington, IL 61702** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.2 **Enhanced Recovery Co.** 4101 \$940.00 Last 4 digits of account number 5 Nonpriority Creditor's Name PO Box 57547 When was the debt incurred? Jacksonville, FL 32241 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

debt

☐ Student loans

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Check if this claim is for a community

Is the claim subject to offset?

Page 29 of 68 Document Debtor 1 Felicia D. Johnson Case number (if know) 4.2 **Enhanced Recovery Co.** 4143 \$1,321.00 Last 4 digits of account number 6 Nonpriority Creditor's Name PO Box 57547 When was the debt incurred? Jacksonville, FL 32241 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.2 **HSN** 7603 \$65.00 Last 4 digits of account number Nonpriority Creditor's Name 4620 Woodland Corporate Blvd. When was the debt incurred? Miami, FL 33164 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 Mutual Management Services Inc. \$166.00 3181 Last 4 digits of account number 8 Nonpriority Creditor's Name 401 East State Street When was the debt incurred? Rockford, IL 61104 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Other. Specify

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

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Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Document Page 31 of 68 Debtor 1 Felicia D. Johnson Case number (if know) 4.3 \$142.00 **Northwest Collections** 6277 Last 4 digits of account number 2 Nonpriority Creditor's Name 3601 Algonquin Road #232 When was the debt incurred? Rolling Meadows, IL 60008 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 Radiology Consultants of Rockford 1972 \$19.13 Last 4 digits of account number Nonpriority Creditor's Name 39020 Eagle Way When was the debt incurred? Chicago, IL 60678-1390 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **Rock River Water Reclamation** 023R \$130.56 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6207 When was the debt incurred? Rockford, IL 61125-1207 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

Other. Specify

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Document Page 33 of 68 Case number (if know) Debtor 1 Felicia D. Johnson 4.3 **Rockford Health System** \$150.42 A395 Last 4 digits of account number 8 Nonpriority Creditor's Name Department 4701 When was the debt incurred? Carol Stream, IL 60122-4701 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 **Rockford Mercantile Agency** 8791 \$239.00 Last 4 digits of account number 9 Nonpriority Creditor's Name PO Box 5847 When was the debt incurred? Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 **Rockford Mercantile Agency** 0108 \$1.536.00 0 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5847 When was the debt incurred? Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

Official Form 106 E/F

debt

■ No

☐ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify

☐ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Page 34 of 68 Document Case number (if know) Debtor 1 Felicia D. Johnson 4.4 \$666.00 **Rockford Mercantile Agency** 3947 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5847 When was the debt incurred? Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 **Rockford Mercantile Agency** 3867 \$385.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5847 When was the debt incurred? Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 **Rockford Mercantile Agency** 3546 \$175.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5847 When was the debt incurred? Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Other. Specify

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

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Nonpriority Creditor's Name
PO Box 5847
Rockford, IL 61125

Number Street City State Zlp Code
Who incurred the debt? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Check if this claim is for a community debt
Is the claim subject to offset?

No

No

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

Contingent
Unliquidated
Type of NONPRIORITY unsecured claim:
Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Obligations arising plans, and other similar debts

Other. Specify

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Document Page 36 of 68 Case number (if know) Debtor 1 Felicia D. Johnson 4.4 **Rockford Mercantile Agency** 8797 \$123.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5847 When was the debt incurred? Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 **Rockford Mercantile Agency** 8794 \$182.00 Last 4 digits of account number 8 Nonpriority Creditor's Name PO Box 5847 When was the debt incurred? Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 **Rockford Mercantile Agency** 8792 \$297.00 9 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5847 When was the debt incurred? Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No

☐ Yes

☐ Student loans

Other. Specify

report as priority claims

☐ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Page 37 of 68 Case number (if know) Document Debtor 1 Felicia D. Johnson 4.5 **Rockford Mercantile Agency** 2294 \$221.86 Last 4 digits of account number 0 Nonpriority Creditor's Name PO Box 5847 When was the debt incurred? Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.5 Swedish American 2212 \$268.25 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 1567 Rockford, IL 61110 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.5 Swedish American 4820 \$133.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 1567 When was the debt incurred? Rockford, IL 61110 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Felicia D. Johnson Swedish American Medical Group Last 4 digits of account number O745		Case	10-02/13 DUC1				CSC Main			
Norpriority Creditor's Name PO Box 1567 Rockford, IL 61104 Number Street Gity State Zlp Code Who incurred the debt? Check one. Debtor 1 only	Debtor 1	Felicia D.	Johnson		Case n	number (if know)				
PO Box 1567 Rockford, IL 81104 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Student loans Check it this claim is for a community debt Is the claim subject to offset? No Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 5 land Debtor 2 only Debtor 5 land Debtor 2 only Debtor 5 land Debtor 2 only Debtor 1 only Debtor 5 land Debtor 2 only Debtor 5 land Debtor 2 only Debtor 1 only Debtor 3 only Debtor 1 only Debtor 3 only Debtor 1 only Debtor 3 only Debtor 1 only Debtor 4 only Debtor 1 only Debtor 3 only Debtor 1 only Debtor 4 only Debtor 4 only Debtor 5 land Debtor 2 only Debtor 5 land Debtor 2 only Debtor 1 only Debtor 4 only Debtor 5 land Debtor 2 only Debtor 1 only Debtor 4 land Debtor 2 only Debtor 5 land Debtor 2 only Debtor 6 land Debtor 2 only Debtor 1 only Debtor		Swedish Ar	nerican Medical Group	Last 4 digits of account number	0745		\$133.00			
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Debtor 1 and Debtor 2 only			•	As of the date you me, the dam	is. Oncor	t all that apply				
Debtor 2 only	ı	Debtor 1 onl	y	☐ Contingent						
At least one of the debtors and another Check if this claim is for a community debt Student loans Stud	I	Debtor 2 onl	y							
Check if this claim subject to offset? Contingent C	I	Debtor 1 and	Debtor 2 only	☐ Disputed						
Content in the claim subject to offset? Subject	I	At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts	<u> </u>		s claim is for a community	☐ Student loans						
Ves	debt				aration ag	reement or divorce that you did n	ot			
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Check it this claim is for a community debt Check it this claim subject to offset? Check it the claim subject to offset?	I	At least one	of the debtors and another							
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5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional notified for any debts in Parts 1 or 2, do not fill out or submit this page. Part 4: Add the Amounts for Each Type of Unsecured Claim 5. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the attype of unsecured claim. Total Claim 6a. Domestic support obligations 6a. \$ 0.00 Claims for death or personal injury while you were intoxicated 6c. \$ 0.00 Other. Add all other priority unsecured claims. Write that amount here. 6d. \$ 0.00	Part 3:	List Others	to Be Notified About a Debt	That You Already Listed						
6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the attype of unsecured claim. Total Claim	is trying have m	g to collect fro ore than one c	m you for a debt you owe to some reditor for any of the debts that y	eone else, list the original creditor in ou listed in Parts 1 or 2, list the add	Parts 1	or 2, then list the collection age	ency here. Similarly, if you			
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6c. Claims for death or personal injury while you were intoxicated 6c. \$ 0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. \$ 0.00			Taxes and certain other debts y	ou owe the government	6b.	\$ 0.	00			
<u> </u>		6c.	-	-	6c.					
6e. Total Priority. Add lines 6a through 6d. 6e. \$		6d.	Other. Add all other priority unsec	eured claims. Write that amount here.	6d.	\$ 0.	00			
		6e.	Total Priority. Add lines 6a through	gh 6d.	6e.	\$0.	00			

Total claims from Part 2		
	claims	

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Obligations arising out of a separation agreement or divorce that

you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Student loans

6f.

6g.

6h.

Total Claim

42,438.00

0.00

6f.

6g.

6h.

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> 0.00 Other. Add all other nonpriority unsecured claims. Write that amount 6i. 26,266.16 Total Nonpriority. Add lines 6f through 6i. 6j. 68,704.16

Official Form 106 E/F

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			111 FAUE 40 01 00	
Fill in this infor	mation to identify your	case:		
Debtor 1	Felicia D. Johnso	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if the
				_ amonded

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the c	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	-

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		Docume	ent Page 41 o	ot 68	
Fill in this	s information to identify you	ır case:			
Debtor 1	Felicia D. Johns	on.			
Debioi i	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fi	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the	NORTHERN DISTRICT	OF ILLINOIS		
	, ,				
Case num	nber				N 1 26 41 2 2
(if known)				-	Check if this is an Imended filing
					mended ming
Officia	al Form 106H				
	dule H: Your Co	dobtors			40/45
Sche	aule n. Your Co	debtors			12/15
Arizo ■ No □ Ye	thin the last 8 years, have yona, California, Idaho, Louisian Go to line 3. Did your spouse, former sp	na, Nevada, New Mexico, Pu nouse, or legal equivalent live	erto Rico, Texas, Wash	ry? (Community property states and a ington, and Wisconsin.) r if your spouse is filing with you. I	
Form				sure you have listed the creditor o 06G). Use Schedule D, Schedule E/	
	Column 1: Your codebtor Name, Number, Street, City, State and	I ZID Codo		Column 2: The creditor to who	
	Tamo, Hambor, Orloot, Ony, Orace and	5000		Check all schedules that apply:	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	_
				☐ Schedule G, line	
	Number Street			<u> </u>	
	City	State	ZIP Code		
2.0				O distribute D. Para	
3.2	Name			Schedule D, line	_
				☐ Schedule E/F, line	
				☐ Schedule G, line	_
	Number Street	Ctata	710.0-1-		
	City	State	ZIP Code		

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					_				
Fill	in this information to identify your ca	ase:							
Del	otor 1 Felicia D. Jo	hnson							
	otor 2 ouse, if filing)								
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS						
(If kr	se number				□ A				
0	fficial Form 106l				N	/IM / DD/ Y	YYY		
S	chedule I: Your Ince	ome							12/15
spo atta Par	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. 1: Describe Employment	r spouse is not filing wi	ith you, do not include	informat	on abou	t your spo	ouse. If mor	e space is	s needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-fili	ng spous	е
	If you have more than one job,	Employment status	■ Employed			☐ Emplo	oyed		
	attach a separate page with information about additional	Employment status	☐ Not employed			☐ Not e	mployed		
	employers.	Occupation	Human Resources	s Manag	er				
	Include part-time, seasonal, or self-employed work.	Employer's name	Northern Illinois H	lospice					
	Occupation may include student or homemaker, if it applies.	Employer's address	4215 Newburg Ro Rockford, IL 6110						
		How long employed to	here? <u>8 years</u>			_			
Par	Give Details About Mor	nthly Income							
	mate monthly income as of the dause unless you are separated.	ate you file this form. If y	you have nothing to repo	ort for any	line, write	∍ \$0 in the	space. Inclu	ıde your n	on-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information fo	or all emp	oyers for	that perso	on on the line	es below. I	If you need
					For De	otor 1	For Debt	tor 2 or g spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2. \$	4	,557.00	\$	N/A	<u> </u>
3.	Estimate and list monthly overt	ime pay.		3. +\$		0.00	+\$	N/A	<u>4</u>

4,557.00

N/A

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Felicia D. Johnson	-	C	Case number (if known)					
	Cor	by line 4 here	4.		For Debtor 1	′ 00		Debtor -filing s		
_			٠.		Ψ	.00	Ψ		11/7	_
5.	List 5a.	all payroll deductions: Tax, Medicare, and Social Security deductions	5a		\$ 952	2.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b			0.00	\$_		N/A	_
	5c.	Voluntary contributions for retirement plans	5c		·	2.00	\$_		N/A	_
	5d.	Required repayments of retirement fund loans	5d			.00	\$		N/A	_
	5e.	Insurance	5e			.00	\$		N/A	_
	5f.	Domestic support obligations	5f.		\$	0.00	\$		N/A	_
	5g.	Union dues	5g		\$.00	\$		N/A	-
	5h.	Other deductions. Specify:	5h	.+	\$.00	+ \$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ 1,803	.00	\$		N/A	<u> </u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ 2,754	.00	\$		N/A	<u>-</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b			0.00	\$-		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.				0.00	\$ \$		N/A	_
	8d.	Unemployment compensation	8d		•	0.00	\$_		N/A	_
	8e.	Social Security	8e			0.00	\$		N/A	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f. 8f.			0.00	\$ _ \$		N/A N/A	_
	8h.	Other monthly income. Specify:	8h			.00	+ \$		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	\$_		N/	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	2,754.00	+ \$		N/A	= \$	2,754.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.								·
11.	Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe						e <i>J</i> . +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$	2,754.00
13.	Do :	you expect an increase or decrease within the year after you file this form No.							Combi month	ned ly income
		Yes. Explain: Debtor previously worked at Kohl's part time, bu	t she	e no	o longer has	that	job.			

Official Form 106I Schedule I: Your Income page 2

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EHII-	in this informa	tion to identify	our ocean			I		
FIII	in this informa	tion to identify yo						
Deb	otor 1	Felicia D. Jo	hnson				eck if this is:	
Deb	otor 2						An amended filing A supplement show	ving postpetition chapter
(Spo	ouse, if filing)					_	13 expenses as of	01 1
Unit	ed States Bankr	ruptcy Court for the:	: NORTH	IERN DISTRICT OF ILLI	NOIS		MM / DD / YYYY	
l	e number nown)							
(
Of	fficial Fo	rm 106J						
So	chedule	J: Your I	Exper	ises				12/15
Be info	as complete a	and accurate as	possible eded, atta	. If two married people ich another sheet to thi				
		ibe Your House	hold					
1.	Is this a join							
	■ No. Go to □ Yes. Doe		in a separ	ate household?				
	□N	0	•					
	□ Ye	es. Debtor 2 mus	st file Offici	al Form 106J-2, Expens	es for Separate House	ehold of Deb	otor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list Do Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents				Daughter		19	■ Yes
								□ No
					-			☐ Yes
								□ No □ Yes
								☐ Yes
								☐ Yes
3.		enses include		No				- 100
		f people other ti d your depende	han $_{m \Box}$	Yes				
Par	t 2: Estim	ate Your Ongoi	na Monthi	v Fxnenses				
Est exp	imate your ex	penses as of yo	our bankr	uptcy filing date unless				apter 13 case to report f the form and fill in the
Incl	lude expense	s paid for with r	non-cash	government assistance	e if you know			
	value of such		d have inc	cluded it on <i>Schedule I</i>	Your Income		Your exp	enses
4.		or home owners		ses for your residence or lot.	. Include first mortgage	e 4. :	\$	569.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	4b. Prope	rty, homeowner's	s, or renter	's insurance		4b.	\$	0.00
			•	upkeep expenses		4c.	:	0.00
_		owner's associat			anno aquitudeses	4d. 5	•	0.00
IJ.	AUGITIONALI	nonuaue navme	ants for vo	our residence , such as h	iorne equity ioans	ວ. :	JD .	0.00

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Deb	otor 1	Felicia D). Johnson	Case num	nber (if known)	
6.	Utiliti	ies:				
	6a.		, heat, natural gas	6a.	\$	272.00
	6b.		wer, garbage collection	6b.	\$	95.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	195.00
	6d.	Other. Spe	ecify:	6d.	\$	0.00
7.	Food	and hous	ekeeping supplies	7.	\$	300.00
8.			children's education costs	8.	\$	0.00
9.	Cloth	ning, laund	ry, and dry cleaning	9.	\$	50.00
10.	Perso	onal care p	products and services	10.	\$	100.00
			ntal expenses	11.	\$	100.00
			Include gas, maintenance, bus or train fare.		·	
			ar payments.	12.	*	150.00
13.	Enter	rtainment,	clubs, recreation, newspapers, magazines, and bool	(S 13.	\$	100.00
14.	Chari	itable cont	ributions and religious donations	14.	\$	0.00
15.	Insur	rance.				
			nsurance deducted from your pay or included in lines 4 o			
	15a.	Life insura	ance	15a.	*	0.00
	15b.	Health ins	urance	15b.	\$	0.00
	15c.	Vehicle in:	surance	15c.	\$	198.00
	15d.	Other insu	ırance. Specify:	15d.	\$	0.00
16.			nclude taxes deducted from your pay or included in lines	4 or 20.		
	Speci	,		16.	\$	0.00
17.			ease payments:			
			ents for Vehicle 1	17a.		432.00
			ents for Vehicle 2	17b.		0.00
		Other. Spe		17c.	\$	0.00
		Other. Spe	·	17d.	\$	0.00
18.			of alimony, maintenance, and support that you did r		c	0.00
40			your pay on line 5, Schedule I, Your Income (Official			
19.			s you make to support others who do not live with yo		\$	0.00
00	Speci	· —	anticonnance and included in lines A on F of this form	19.		
20.			erty expenses not included in lines 4 or 5 of this forn s on other property	n or on <i>Schedule I: 10</i> 20a.		0.00
		Real estat		20a. 20b.		0.00
				20b. 20c.	·	-
			homeowner's, or renter's insurance	20d. 20d.		0.00
			nce, repair, and upkeep expenses er's association or condominium dues			0.00
0.4			ier's association of condominium dues	20e.	·	0.00
21.	Otne	r: Specify:		21.	+\$	0.00
22.	Calcu	ulate your	monthly expenses			
			through 21.		\$	2,561.00
			2 (monthly expenses for Debtor 2), if any, from Official F	orm 106J-2	\$	
			a and 22b. The result is your monthly expenses.		\$	2,561.00
	220.7	riad iirio ZZi	a and 225. The result is your monthly expenses.		Ψ	2,301.00
23.		-	monthly net income.			
	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	2,754.00
	23b.	Copy your	monthly expenses from line 22c above.	23b.	-\$	2,561.00
	23c.		our monthly expenses from your monthly income.	00-	•	193.00
		The result	is your monthly net income.	23c.	\$	193.00
24	De	011 0V=004	an increase or decrease in your expenses within the	voor ofter ven file this	o form?	
∠4.			an increase or decrease in your expenses within the ou expect to finish paying for your car loan within the year or do v			rease or decrease because of a
			terms of your mortgage?		paymont to mor	3, 400,0400 5004450 01 4
	■ No					
	Пу		Explain here:			

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Fill in this infor	rmation to identify your	case:			
Debtor 1	Felicia D. Johnso	on			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For		an Individual I	Debtor's So	chedules	12/15
If two married p	eople are filing togethe	er, both are equally respons	sible for supplying co	rrect information.	
obtaining mone		in connection with a bankru			ement, concealing property, or 00, or imprisonment for up to 20
Sig	gn Below				
Did you pa	ay or agree to pay some	eone who is NOT an attorne	ey to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
that they a	alty of perjury, I declare re true and correct. licia D. Johnson	that I have read the summ	ary and schedules fil	ed with this declarati	on and
	a D. Johnson ure of Debtor 1		Signature o	f Debtor 2	

Date

Date **November 18, 2016**

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Fill in t	his inform	ation to identify you	r case:			
Debtor	1	Felicia D. Johns	on			
		First Name	Middle Name	Last Name		
Debtor (Spouse it		First Name	Middle Name	Last Name		
Linitad	States Pan	kruptov Court for the	NORTHERN DISTRICT (OE ILLINOIS		
United	States ban	kruptcy Court for the:	NORTHERN DISTRICT	JF ILLINOIS		
Case n					-	Check if this is an amended filing
Otti o	ial Far	um 107				
		<u>m 107</u> <mark>of Financial</mark> <i>i</i>	Affairs for Individ	duals Filing for B	ankruptcy	4/10
nforma	tion. If mo	ore space is needed,). Answer every ques	attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write yo	
		current marital statu		I Lived Delote		
П	Married					
	Not marr	ied				
2. Du	ring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you li	ived in the last 3 years. Do n	ot include where you live nov	v.	
De	ebtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	Idress:	Dates Debtor 2 lived there
					nity property state or territor ico, Texas, Washington and V	
	No					
	Yes. Mal	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explair	the Sources of You	r Income			
Fill	in the total	amount of income yo	nployment or from operating ureceived from all jobs and a have income that you receive	all businesses, including part		ndar years?
	No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$40,621.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Case number (if known)

Document Debtor 1 Felicia D. Johnson

				Debtor 1			Debtor 2			
				Sources of income Check all that apply.	(be	oss income fore deductions and lusions)	Sources of inc		Gross income (before deductions and exclusions)	
	last calen	dar year: December 3	31, 2015)	■ Wages, commissions, bonuses, tips		\$45,776.00	☐ Wages, con bonuses, tips	nmissions,		
				☐ Operating a business			☐ Operating a	business		
For (Ja	the calen	dar year bef December 3	ore that: 31, 2014)	■ Wages, commissions, bonuses, tips		\$42,888.00	☐ Wages, commissions, bonuses, tips			
				☐ Operating a business			☐ Operating a	business		
5.	Include include and other winnings. List each s	come regard public benef If you are fili	less of wheth it payments; p ng a joint cas ne gross inco	e during this year or the two er that income is taxable. Ex- pensions; rental income; inte e and you have income that me from each source separa	amples rest; di you red	s of other income are a vidends; money collec- ceived together, list it	alimony; child supported from lawsuits; only once under D	; royalties; and ebtor 1.	ecurity, unemployment d gambling and lottery	
				Debtor 1			Debtor 2			
				Sources of income Describe below.	eac (be	ess income from th source fore deductions and lusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)	
Par	t 3: List	t Certain Pa	ments You	Made Before You Filed for	Bankr	uptcy				
6.	□ No.	Neither De individual puring the No. Yes * Subject to Debtor 1 or	btor 1 nor D rimarily for a 90 days befo Go to line 7. List below e paid that cre not include o adjustment r Debtor 2 o 90 days befo Go to line 7. List below e include pay	ach creditor to whom you pa editor. Do not include paymen payments to an attorney for t on 4/01/19 and every 3 year r both have primarily const re you filed for bankruptcy, d	umer d old purp id you id a tot nts for o this bar rs after umer d id you	lebts. Consumer deb loose." pay any creditor a total al of \$6,425* or more domestic support obligations altered for cases filed or lebts. pay any creditor a total al of \$600 or more an	al of \$6,425* or moin one or more pagations, such as clar or after the date of \$600 or more	ore? yments and the hild support a of adjustment. ?	he total amount you ind alimony. Also, do	
	Cup ality and	lo Nove - accid	•	. ,	- m4	Total construct	Amazont var	Was this	anumant fa-	
	Creditor	s Name and	Address	Dates of payme	ent	Total amount paid	Amount you still owe	was this p	payment for	

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Case number (if known) Document Debtor 1 Felicia D. Johnson

Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from you accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift.	7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.					
Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment Still owe Reason for this payment		_ 140					
8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefits insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Paid Total amount Total amount Paid P		☐ Yes. List all payments to an insider.					
insider? Include payments on debts guaranteed or cosigned by an insider. No		Insider's Name and Address	Dates of payment			Reason for	this payment
Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment Include creditor's name Include creditor's name Reason for this payment Include creditor's name Reason for this payment Include creditor's name Inclu	8.	insider?		ments or transfer a	any property on a	ccount of a d	lebt that benefited an
Part 45 Identify Legal Actions, Repossessions, and Foreclosures		_					
9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes, Fill in the details. Case title Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levic Check all that apply and fill in the details below. No. Go to line 11. Yes, Fill in the information below. Creditor Name and Address Describe the Property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from you accounts or refuse to make a payment because you owed a debt? No Yes, Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes, Fill in the details for each gift. Gifts with a total value of more than \$600 per person? Describe the gifts Dates you gave the gifts		Insider's Name and Address	Dates of payment				
9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes, Fill in the details. Case title Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levic Check all that apply and fill in the details below. No. Go to line 11. Yes, Fill in the information below. Creditor Name and Address Describe the Property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from you accounts or refuse to make a payment because you owed a debt? No Yes, Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes, Fill in the details for each gift. Gifts with a total value of more than \$600 per person? Describe the gifts Dates you gave the gifts	Dar	de Identify Land Actions Department	as and Faraslasures				
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No	Par	identify Legal Actions, Repossession	ns, and Foreciosures				
Yes. Fill in the details. Case title Case number Nature of the case Court or agency Status of the case	9.	List all such matters, including personal injury					
Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levin Check all that apply and fill in the details below. No. Go to line 11.		_ 110					
Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below.			Nature of the case	Court or agency		Status of the	he case
Yes. Fill in the information below. Creditor Name and Address Describe the Property Explain what happened	10.			erty repossessed, f	oreclosed, garnis	shed, attache	d, seized, or levied?
Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from you accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per bescribe the gifts Dates you gave the gifts		_					
Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from you accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was taken Amount and I year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts		Creditor Name and Address	Describe the Property		Date		Value of the property
accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts			Explain what happened	d			property
Creditor Name and Address Describe the action the creditor took Date action was taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts	11.	accounts or refuse to make a payment bec No		luding a bank or fir	nancial institution	n, set off any	amounts from your
taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Dates you gave the gifts							
court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Dates you gave the gifts		Creditor Name and Address	Describe the action the	creditor took			Amount
 ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ No ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts 	court-appointed receiver, a custodian, or another official?				efit of creditors, a		
13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts							
■ No □ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts	Par	t 5: List Certain Gifts and Contributions					
☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts	13.	_ '	otcy, did you give any gifts	s with a total value	of more than \$60	00 per person	?
Gifts with a total value of more than \$600 Describe the gifts Describe the gifts Dates you gave the gifts		_					
Person to Whom You Gave the Gift and		Gifts with a total value of more than \$600	Describe the gifts				Value
Address:							

Case 16-82715 Doc 1 Filed 11/18/16 Entered 11/18/16 10:52:02 Document Page 50 of 68 Debtor 1 ase number (if known) Felicia D. Johnson 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Nο Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No П Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Person Who Received Transfer Address

Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

Nο

Yes. Fill in the details. П

Name of trust

Description and value of the property transferred

Date Transfer was made

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Debtor 1 Felicia D. Johnson

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	nt or Date account of closed, sold, moved, or transferred		Last balance efore closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed fo	or bankruptcy, an	y safe deposit box or oth	er depository	for securities,
	□ No■ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the contents		Do you still have it?
	Members Alliance Credit Union 2550 South Alpine Road Rockford, IL 61108	None		Empty		□ No ■ Yes
22.	Have you stored property in a storage unit	or place other than you	ır home within 1	year before you filed for b	ankruptcy?	
	■ No □ Yes. Fill in the details.					
	Address (Number, Street, City, State and ZIP Code) to it?		or had access Describe the contents er, Street, City, e)			Do you still have it?
Par	t 9: Identify Property You Hold or Contro	I for Someone Else				
23.	Do you hold or control any property that so for someone.	omeone else owns? Inc	lude any propert	y you borrowed from, are	storing for, o	r hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe the property		Value
Par	t 10: Give Details About Environmental In	formation				
For	the purpose of Part 10, the following definitions apply:					
	Environmental law means any federal, stat	e, or local statute or reg	gulation concerni	ing pollution, contaminati	on, releases o	of hazardous or

- toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Felicia D. Johnson

24.	Has	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No					
	_	Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	ıd	Environmental law, if you know it	Date of notice	
25.	25. Have you notified any governmental unit of any release of hazardous material?						
		No Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	ıd	Environmental law, if you know it	Date of notice	
26.	Hav	e you been a party in any judicial or adn	ninistrative proceeding under any env	iron	mental law? Include settlements a	and orders.	
		No Yes. Fill in the details.					
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case	
Par	111:	Give Details About Your Business or	Connections to Any Business				
27.	With	nin 4 years before you filed for bankrupt	cy, did you own a business or have ar	ny of	f the following connections to any	/ business?	
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 12.						
		Yes. Check all that apply above and fill	in the details below for each business	s.			
		siness Name	Describe the nature of the business		Employer Identification numbe		
	Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed				number of fine.		
28.		nin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, did you give a financial statement	to a	nyone about your business? Inclu	ude all financial	
		No Yes. Fill in the details below.					
		me dress nber, Street, City, State and ZIP Code)	Date Issued				

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Debtor 1 Felicia D. Johnson

sonment for up to 20 years, or both.
e of Debtor 2
fairs for Individuals Filing for Bankruptcy (Official Form 107)?
-

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	r 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,500.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,000.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: November 18, 2016		
Signed:		
/s/ Felicia D. Johnson	/s/ Erin L. Nash	
Felicia D. Johnson	Erin L. Nash	
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the amo	unts are hlank	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Felicia D. Johnson		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPENSA	ATION OF ATTO	RNEY FOR D	EBTOR(S)
С	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or	the petition in bankruptc	y, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,500.00
	Prior to the filing of this statement I have received		\$	500.00
	Balance Due		\$	3,000.00
2. 1	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. I	I have not agreed to share the above-disclosed compensation	tion with any other person	n unless they are men	abers and associates of my law firm.
I	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of			
5. 1	n return for the above-disclosed fee, I have agreed to render	legal service for all aspe	cts of the bankruptcy	case, including:
b c	 Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, statemer Representation of the debtor at the meeting of creditors ar [Other provisions as needed] Negotiations with secured creditors to reduce reaffirmation agreements and applications at 522(f)(2)(A) for avoidance of liens on housel 	at of affairs and plan which ad confirmation hearing, a ce to market value; ex as needed; preparatio	ch may be required; and any adjourned hea cemption planning	arings thereof;
б. Е	By agreement with the debtor(s), the above-disclosed fee doe Representation of the debtors in any discha any other adversary proceeding.			es, relief from stay actions or
		ERTIFICATION		
	certify that the foregoing is a complete statement of any agrankruptcy proceeding.	eement or arrangement fo	or payment to me for a	representation of the debtor(s) in
	ovember 18, 2016	/s/ Erin L. Nash		
Do	ate	Erin L. Nash Signature of Attorn	ney	
		Loves Park Leg		
		535 Loves Park Loves Park, IL 6		
		815-654-3060 F	ax: 815-654-9893	
		erin.nash1@gm Name of law firm	aii.com	

United States Bankruptcy Court Northern District of Illinois

In re	Felicia D. Johnson		Case No.	
		Debtor(s)	Chapter	13
	VER	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	29
	The above-named Debtor(s) h (our) knowledge.	hereby verifies that the list of credito	rs is true and	correct to the best of my
Date:	November 18, 2016	/s/ Felicia D. Johnson Felicia D. Johnson Signature of Debtor		

Abel Plumbing 2013 Harrison Avenue Rockford, IL 61104

Americash Loans 4315 E. State Street Rockford, IL 61108

ATG Credit 1700 W. Cortland Street Suite 201 Chicago, IL 60622

City of Rockford PO Box 4635 Carol Stream, IL 60197-4635

ComEd P.O. Box 6111 Carol Stream, IL 60197

Commonwealth Financial 245 Main Street Dickson City, PA 18519

Convergent Healthcare 121 NE Jefferson Street Suite 100 Peoria, IL 61602

Credence 17000 Dallas Parkway Suite 204 Dallas, TX 75248

Credit Management, LP 4200 International Parkway Carrollton, TX 75007

Creditors Protection Service 206 W. State Street Rockford, IL 61101 Creditors Protection Service 308 W. State Street #485 PO Box 4115 Rockford, IL 61110-0615

Direct TV (AFNI) PO Box 3097 Bloomington, IL 61702

Enhanced Recovery Co. PO Box 57547 Jacksonville, FL 32241

GM Financial PO Box 78143 Phoenix, AZ 85062-8143

HSN 4620 Woodland Corporate Blvd. Miami, FL 33164

Mutual Management Services Inc. 401 East State Street Rockford, IL 61104

Mutual Management Services Inc. 7177 Crimson Ridge Drive Suite 10 Rockford, IL 61107

Navient P.O. Box 9500 Wilkes Barre, PA 18773-9500

Nicor Gas P.O. Box 5407 Carol Stream, IL 60197

Northwest Collections 3601 Algonquin Road #232 Rolling Meadows, IL 60008

Radiology Consultants of Rockford 39020 Eagle Way Chicago, IL 60678-1390

Rock River Water Reclamation PO Box 6207 Rockford, IL 61125-1207

Rockford Health Physicians Department 4701 Carol Stream, IL 60122-4701

Rockford Health System
Department 4701
Carol Stream, IL 60122-4701

Rockford Mercantile Agency PO Box 5847 Rockford, IL 61125

Swedish American P.O. Box 1567 Rockford, IL 61110

Swedish American Medical Group PO Box 1567 Rockford, IL 61104

U.S. Department of Education 2401 International Lane PO Box 7859 Madison, WI 53704

Wells Fargo Home Mortgage 7255 Baymeadows Way PO Box 10335 Des Moines, IA 50306